

**ABSTRACT OF THE DISCLOSURE**

A credit card billing system and method for detecting fraud when used online or in the mail. A billing system that is of the utmost simplicity, ease of use. A billing system which bills the actual numbers of a consumer's shipping address, and bills the actual numbers of a consumer's telephone number. A system which uses a valued customer date and account expiration date for its billing numbers. A billing system which uses all of these unique numbers to wire a consumer money, to prevent misuse of the billing systems numbers.